

**United States Bankruptcy Court**  
**Southern District Of Ohio**

In re Anthony Howard Ayers, ) Case No. 04-63732  
Debtor )  
 ) Chapter 13  
Anthony Howard Ayers )  
Plaintiff )  
v. ) Adv. Proc. No. 10-2397  
CIT Loan Corporation, et al., )  
Defendant )

**SUMMONS IN AN ADVERSARY PROCEEDING**

YOU ARE SUMMONED and required to file a motion or answer to the complaint which is attached to this summons with the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall file a motion or answer to the complaint within 35 days.

Address of the clerk: 170 North High Street  
Columbus, OH 43215

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

Name and Address of Plaintiff's Attorney: Christopher J. Spiroff, Esq.  
454 East Main Street, Suite 100  
Columbus, OH 43215

If you make a motion, your time to answer is governed by Fed. R. Bankr. P. 7012.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED  
TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT  
AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF  
DEMANDED IN THE COMPLAINT.**



Date Issued: September 7, 2010

/s/Kenneth Jordan - Clerk of Court

**NOTE: Plaintiff must file a copy of the completed  
summons with the court via CM/ECF.**